METHODS AND APPARATUS FOR SIMULATING
COMPETITIVE BIDDING YIELD

ABSTRACT OF THE DISCLOSURE

A method of valuation of groups of assets by partial full underwriting, partial sample underwriting and inferred values of the remainder using an iterative and adaptive statistical evaluation of all assets. Statistical inferences drawn from the evaluation are applied to generate the inferred values. The assets are collected into a database, catagorized, subdivided by ratings as to those variables and then rated individually. The assets are then regrouped according to a bidding grouping and a collective valuation is established. Simulated bid scenarios are examined for combinations of bid prices and a best bid price according to risk and return is determined.